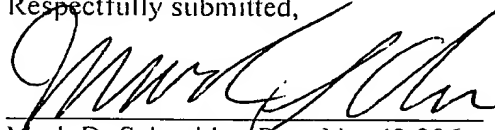


anonymous regardless of whether the customer is purchasing serial numbers or participating in an online transaction for goods or services.

Additionally, Applicant has added new claims 8 and 9 which provide that the serial numbers may comprise information that will allow verification of the age of the customer.

Therefore, in view of the above amendments and remarks, Applicant submits that the application is allowable over the references cited by the Examiner in the Written Opinion.

Respectfully submitted,



Mark D. Schneider, Reg. No. 43,906
Gifford, Krass, Groh, Sprinkle,
Anderson & Citkowski, P.C.
280 N. Old Woodward Ave., Suite 400
Birmingham, MI 48009-5394
(248) 647-6000

Dated: 6/20/2001

MDS/gs

GS-C:\docs\MDS\MAF10052-amd.doc

Claims

- 1 1. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing cash with a depository, said depository being
4 independent of said customer such that the identity of said customer remains
5 anonymous, the depository issuing to the customer a serial number
6 corresponding to the amount of cash deposited therewith; and
7 submitting the serial number to the on-line merchant to purchase goods
8 or services, said on-line merchant and said depository being unable to identify
9 said customer during said purchase.

- 1 2. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer, said
5 customer, seller and server each being independent of each other such that the
6 identity of said customer remains anonymous;
7 said server issuing to said customer a serial number corresponding to
8 the amount of monies deposited with seller; and
9 said customer submitting the serial number to a on-line merchant to
10 purchase goods or services.

9a

- 1 3. The method of claim 2, further including the step of said server,
- 2 upon receipt of information from said seller of the amount of monies seller
- 3 received from said customer, electronically transfers an amount of monies from
- 4 an account of said seller to a second account.

1 4. The method of claim 3, further including the step of said server
2 electronically transfers an amount of monies from said second account to an
3 account of said on-line merchant.

1 5. The method of claim 2, further including the step of said on-line
2 merchant, upon receipt of said serial number submitted by said customer,
3 transmits said serial number to said server for authentication.

1 6. The method of claim 2, wherein said amount of monies
2 deposited with said seller is in the form of cash.

1 7. A method according to claim 2, further including the step of
2 providing a computer readable form having the serial numbers corresponding
3 to the amount of funds deposited therewith disposed thereon.

1 8. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer;
5 said server issuing to said customer a serial number corresponding to
6 the amount of monies customer deposited with seller, said serial number
7 comprising information about said customer's age; and

8 said customer submitting the serial number to an on-line merchant to
9 purchase goods or services.

1 9. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant; said method comprising the steps of:
3 a customer depositing cash with a depository, the depository issuing to
4 the customer a serial number corresponding to the amount of cash deposited
5 therewith, said serial number comprising information about said customer's
6 age; and
7 submitting the serial number to the on-line merchant to purchase goods
8 or services.

ABSTRACT

An anonymous on-line cash management system wherein a customer provides a Depository with monies, preferably cash, to open a numbered account having deposited therein an amount of monies corresponding to the amount of monies provide to the depository by the customer. The customer
5 uses the numbered account(s) to anonymously purchase goods and/or services over the Internet or similar electronic network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: FRENKEL, Marvin A.

Int'l Application No.: PCT/US00/13124

Priority Date: 14 May 1999

Filed: 12 May 2000

Title: ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

STATEMENT

Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Dear Sir:

Applicant submits that the following amendments are being made to further clarify the case.

It is desired to note that the claimed subject matter is novel and can be shown to comprise an inventive step, evidence of which Applicant reserves the right to make of record in due course of the prosecution.

The above amendment does not go beyond the disclosure in the international application as filed.

Respectfully submitted,



Mark D. Schneider, Reg. No. 43,906
Gifford, Krass, Groh, Sprinkle,
Anderson & Citkowski, P.C.
280 N. Old Woodward Ave., Suite 400
Birmingham, MI 48009-5394
(248) 647-6000

Dated: 6/22/2001

MDS/gs
GS-C:\docs\MDS\MAF10052-sta.doc

Claims

1 1. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 depositing cash with a depository, the depository issuing to the customer a
4 serial number corresponding to the amount of cash deposited therewith; and
5 submitting the serial number to the on-line merchant to purchase goods or
6 services.

1 2. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer;
5 said server issuing to said customer a serial number corresponding to the
6 amount of monies deposited with seller; and
7 said customer submitting the serial number to a on-line merchant to
8 purchase goods or services.

1 3. The method of claim 2, further including the step of said server,
2 upon receipt of information from said seller of the amount of monies seller
3 received from said customer, electronically transfers an amount of monies from an
4 account of said seller to a second account.

1 4. The method of claim 3, further including the step of said server
2 electronically transfers an amount of monies from said second account to an
3 account of said on-line merchant.

1 5. The method of claim 2, further including the step of said on-line
2 merchant, upon receipt of said serial number submitted by said customer,
3 transmits said serial number to said server for authentication.

1 6. The method of claim 2, wherein said amount of monies deposited
2 with said seller is in the form of cash.

1 7. A method according to claim 2, further including the step of
2 providing a computer readable form having the serial numbers corresponding to
3 the amount of funds deposited therewith disposed thereon.

1/1

